

UNITED STATES BANKRUPTCY COURT
District of Oregon

U.S. BANKRUPTCY COURT
DISTRICT OF OREGON
FILED

In re
Lori Diane Baczkowski
Debtor(s)

)
) Case No. **15-62839-fra13**
)
) **NOTICE OF REQUIREMENT**
) **TO FILE FINANCIAL**
) **MANAGEMENT CERTIFICATION**
)

November 17, 2015
Clerk, U.S. Bankruptcy Court
BY DEPUTY

NOTICE IS GIVEN that pursuant to Federal Rules of Bankruptcy Procedure 1007 and 5009, each debtor is required to complete a course concerning personal financial management (debtor education) and file a certificate of completion using Official Form #B23. The certificate must be filed no later than the date when the last payment due under the plan is made, or, if applicable, the date of filing of a motion for a "hardship discharge" under 11 USC §1328(b). If the certificate is not timely filed, this case may be closed without entry of a discharge. If this is a joint case, each debtor must separately file a certificate.

To obtain Official Form #B23, go to www.uscourts.gov and click on Forms & Fees, then Bankruptcy Forms.

To obtain a list of approved providers for the financial management course, go to www.justice.gov/ust and click on "Credit Counseling and Debtor Education" under Consumer Information.

Clerk, U.S. Bankruptcy Court
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